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CLAIMS

What is claimed is:

1. A method for facilitating financial transactions between depositor groups and commercial banks, the method comprising:
 - 5 (a) determining deposit needs of a plurality of depositor groups;
 - (b) aggregating the deposit needs of the depositor groups to provide a stable funds source;
 - (c) notifying commercial banks of the availability of the stable funds source and an amount of funds available in the stable funds source;
 - 10 (d) setting an interest rate to be paid to the depositor groups to a predetermined value based on an interest rate that the commercial banks are willing to pay for the stable funds source and an interest rate the depositor groups expect as a return for use of funds in the stable funds source;
 - 15 (e) receiving account postings from the commercial banks;
 - (f) depositing funds from the stable funds source in the accounts; and
 - (g) allowing the depositor groups to withdraw funds from the accounts on a demand basis without penalty.
- 20 2. The method of claim 1 wherein determining deposit needs of a plurality of depositor groups includes determining deposit needs of trust departments at commercial banks and wherein aggregating the deposit needs includes aggregating funds from the trust departments at multiple different commercial banks.
- 25 3. The method of claim 1 wherein determining deposit needs of a plurality of depositor groups includes determining deposit needs of different municipalities and wherein aggregating the deposit needs includes aggregating funds from the municipalities.
- 30 4. The method of claim 1 wherein determining deposit needs of a plurality of depositor groups includes determining deposit needs of different

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pension funds and wherein aggregating the deposit needs includes aggregating funds from the pension funds.

5. The method of claim 1 wherein determining deposit needs of a plurality of depositor groups includes determining deposit needs of different corporations and wherein aggregating the deposit needs includes aggregating funds from the corporations.
6. The method of claim 1 wherein notifying commercial banks of the availability of the stable funds source includes posting an amount of funds available and the interest rate on a website accessible by the commercial banks.
7. The method of claim 1 wherein notifying the commercial banks of the availability of the stable funds source includes automatically emailing the commercial banks of the amount of funds available and the interest rate at which the funds are available.
8. The method of claim 1 wherein setting the interest rate to be paid to the depositor groups to a predetermined value includes setting the interest rate to a value below the interest rate that the commercial banks are willing to pay for the funds.
9. The method of claim 1 wherein setting the interest rate to be paid to the depositor groups to a predetermined value includes setting the interest rate to a value equal to the interest rate that the commercial banks are willing to pay for the funds.
10. The method of claim 1 wherein receiving account postings and depositing funds in the accounts includes establishing a custodian to manage cash flow into and from the accounts.
11. The method of claim 1 wherein allowing the depositor groups to withdraw funds on a demand basis includes providing a web interface for the depositor groups to access funds in one dollar dominations on a daily basis without penalty.
12. The method of claim 1 comprising receiving incoming deposits and withdrawal requests from the depositor groups, satisfying the incoming

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withdrawal requests using the incoming deposits, and updating account records to change ownership of deposited funds without withdrawing funds from the commercial banks.

- 5 13. The method of claim 1 wherein steps (a)-(g) are implemented on a web server accessible to the commercial banks and the pooled depositor groups via secure web interfaces.
- 10 14. The method of claim 1 wherein depositing funds in the accounts includes depositing funds in excess of a federal deposit insurance limit from a single depositor group in a master NOW account of a single commercial bank and providing federal deposit insurance or a collateral for the entire deposit.
- 15 15. The method of claim 1 wherein the commercial banks report the funds deposited in the accounts as core deposits.
- 15 16. The method of claim 1 wherein the depositor groups comprise pooled depositor groups and wherein the accounts comprise master negotiated order of withdrawal accounts.
- 20 17. A method for allowing a depositor to deposit funds in a plurality of different commercial banks, the method comprising:
 - 20 (a) providing a commercial banks interface for allowing commercial banks in different countries to post deposit accounts and interest rates corresponding to the deposit accounts;
 - (b) providing a depositor interface for allowing a depositor to view the deposit account postings and select commercial banks in which to deposit funds;
 - 25 (c) receiving input from the depositor via the depositor interface regarding selecting banks and amounts to deposit in each bank; and
 - (d) communicating transaction information between the depositor and the commercial bank to deposit the depositor's cash in the
30 different commercial banks.

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18. A method for facilitating financial transactions between commercial banks and depositors, the method comprising:
- (a) receiving deposit account postings from a plurality of different commercial banks;
 - 5 (b) determining a deposit need of at least one depositor; and
 - (c) matching the deposit need with the deposit account postings in a manner that provides deposit insurance for funds deposited by the depositor.
19. The method of claim 18 wherein the depositor comprises an individual entity.
- 10 20. The method of claim 19 wherein the individual entity comprises a human being.
21. The method of claim 19 wherein the individual entity comprises a corporation.
- 15 22. The method of claim 18 wherein matching the deposit need with the deposit account posting includes auctioning available deposits to the commercial banks.
23. A computer program product for facilitating financial transactions between depositor groups and commercial banks, the computer program product comprising:
- 20 (a) determining deposit needs of a plurality of depositor groups;
- (b) aggregating the deposit needs of the depositor groups to provide a stable funds source;
- (c) notifying commercial banks of the availability of the stable funds source and an amount of funds available in the stable funds source;
- 25 (d) setting an interest rate to be paid to the depositor groups to a predetermined value based on an interest rate that the commercial banks are willing to pay for the stable funds source and an interest rate the depositor groups expect as a return for use of funds in the stable funds source;
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- (e) receiving account postings from the commercial banks;
 - (f) depositing funds from the stable funds source in the accounts;
 - and
 - (g) allowing depositor groups to withdraw funds from the accounts
- 5 on a demand basis without penalty.
24. The computer program product of claim 23 wherein determining deposit needs of a plurality of depositor groups includes determining deposit needs of trust departments at commercial banks and wherein aggregating the deposit needs includes aggregating funds from the trust
- 10 departments at multiple different commercial banks.
25. The computer program product of claim 23 wherein determining deposit needs of a plurality of depositor groups includes determining deposit needs of different municipalities and wherein aggregating the deposit needs includes aggregating funds from the municipalities.
- 15 26. The computer program product of claim 23 wherein determining deposit needs of a plurality of depositor groups includes determining deposit needs of different pension funds and wherein aggregating the deposit needs includes aggregating funds from the pension funds.
- 20 27. The computer program product of claim 23 wherein determining deposit needs of a plurality of depositor groups includes determining deposit needs of different corporations and wherein aggregating the deposit needs includes aggregating funds from the corporations.
- 25 28. The computer program product of claim 23 wherein notifying commercial banks of the availability of the stable funds source includes posting an amount of funds available and the interest rate on a website accessible by the commercial banks.
- 30 29. The computer program product of claim 23 wherein notifying the commercial banks of the availability of the stable funds source includes automatically emailing the commercial banks of the amount of funds available and the interest rate at which the funds are available.

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30. The computer program product of claim 23 wherein setting the interest rate to be paid to the depositor groups to a predetermined value includes setting the interest rate to a value below the interest rate that the commercial banks are willing to pay for the funds.
- 5 31. The computer program product of claim 23 wherein setting the interest rate to be paid to the depositor groups to a predetermined value includes setting the interest rate to a value equal to the interest rate that the commercial banks are willing to pay for the funds.
- 10 32. The computer program product of claim 23 wherein receiving account postings and depositing funds in the accounts includes establishing a custodian to manage cash flow into and from the accounts.
- 15 33. The computer program product of claim 23 wherein allowing the depositor groups to withdraw funds on a demand basis includes providing a web interface for the depositor groups to access funds in one dollar dominations on a daily basis without penalty.
- 20 34. The computer program product of claim 23 comprising receiving incoming deposits and withdrawal requests from the depositor groups, satisfying the incoming withdrawal requests using the incoming deposits, and updating account records to change ownership of deposited funds without withdrawing funds from the commercial banks.
- 25 35. The computer program product of claim 23 wherein steps (a)-(g) are implemented on a web server accessible to the commercial banks and the pooled depositor groups via secure web interfaces.
36. The computer program product of claim 23 wherein depositing funds in the accounts includes depositing funds in excess of a federal deposit insurance limit from a single depositor group in a master NOW account of a single commercial bank and providing federal deposit insurance or collateral for the entire deposit.
- 30 37. The computer program product of claim 23 wherein the commercial banks report the funds deposited in the accounts as core deposits.

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38. The computer program product of claim 23 wherein the depositor groups comprise pooled depositor groups and wherein the accounts comprise master negotiated order of withdrawal accounts.
39. A system for facilitating financial transactions between commercial banks and pooled depositor groups comprising:
- 5 (a) a depositor interface for allowing depositor groups to post deposit needs;
- (b) a control center interface for allowing a control center to view the deposit needs, to aggregate the deposit needs of multiple depositor groups, to set an interest rate to be paid to the depositor groups for access to the stable funds source, to set an interest rate to be paid by commercial banks for access to funds in the stable funds source and to notify the depositor groups of the interest rate to be paid to the depositor groups and commercial banks of the interest rate to be paid by the commercial banks; and
- 10 (c) a commercial banks interface for allowing the commercial banks to post for receiving funds from the stable funds source, wherein the pooled depositor groups deposit funds in the accounts and the commercial banks provide access to the funds in the accounts on a demand basis without penalty.
40. The system of claim 39 wherein the depositor interface includes a market information page for allowing depositors to view information regarding cash available in the stable funds source and cash demanded by the commercial banks.
- 25 41. The system of claim 39 wherein the depositor interface includes a deposit information page for allowing the depositor groups to deposit funds from the stable funds source in the accounts.
42. The system of claim 39 wherein the depositor interface includes a withdrawal page that allows the depositor groups to withdraw funds from the accounts.
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43. The system of claim 39 wherein the depositor interface includes a transactions page for displaying transactions to and from the accounts to the depositor groups.
- 5 44. The system of claim 39 wherein the depositor interface includes a business rules page for displaying depositor-created business rules to the depositor groups and for allowing the depositor groups to modify the business rules.
- 10 45. The system of claim 39 wherein the commercial banks interface includes a market interface for displaying cash available from the depositor groups and cash demanded by the commercial banks to a commercial bank.
46. The system of claim 39 wherein the commercial banks interface includes a borrow page for allowing a commercial bank to access funds in the stable funds source.
- 15 47. The system of claim 39 wherein the commercial banks interface includes a repay page for allowing the commercial bank to electronically repay money borrowed from the accounts.
- 20 48. The system of claim 39 wherein the commercial banks interface includes an accounts page for allowing commercial banks to view accounts posted by a particular commercial bank.
- 25 49. The system of claim 39 wherein the commercial banks interface includes a transactions page for allowing a commercial bank to view transactions to and from the accounts.
50. The system of claim 39 wherein the commercial banks interface includes a business rules page for allowing the commercial banks to define business rules.
51. The system of claim 39 wherein the administrator interface includes a customers page for allowing the administrator to define and view information regarding the commercial banks and the depositor groups.

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52. The system of claim 39 comprising a custodian interface for allowing a custodian to receive the account postings and to manage the flow of funds to and from the accounts.
- 5 53. The system of claim 52 wherein the custodian interface includes a market management page for allowing the custodian to view cash demanded by the commercial banks, cash available from the depositor groups, and the interest rates paid by the commercial banks and to the depositor groups.
- 10 54. The system of claim 52 wherein the custodian interface includes a lenders page for allowing the custodian to view information regarding the depositor groups.
55. The system of claim 52 wherein the custodian interface includes a borrowers interface for allowing the custodian to view information regarding commercial banks.
- 15 56. The system of claim 52 wherein the custodian interface includes an accounts page for allowing the custodian to view accounts associated with the depositor groups and the commercial banks.
- 20 57. The system of claim 52 wherein the custodian interface includes a transactions page for allowing the custodian to view transactions to and from the accounts.
58. The system of claim 52 wherein the custodian interface includes a business rules page for allowing the custodian to define business rules associated with the transactions between the commercial banks and the depositor groups.
- 25 59. The system of claim 52 wherein the custodian interface includes functionality for allowing the custodian to satisfy an incoming withdrawal request from a first depositor group with an incoming deposit from a second depositor group and for updating accounting records to reflect that funds deposited by the first depositor group are now owned by the
- 30 second depositor group.

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60. The system of claim 39 wherein the depositor groups comprise pooled depositor groups and wherein the accounts comprise master negotiated order of withdrawal accounts.